



Enjoy Life with Fewer Worries - with Legal Insurance from ARAG®

Legal insurance from ARAG gives you a place to turn to help address and resolve life's legal or financial issues - like disputing a contractor's charges, getting your will done or receiving a traffic ticket.

By being a current member you have access to a nationwide network of attorneys who can:

- Work with you in person to consult with you on legal issues.
- Review or prepare documents.
- Make follow-up calls or write letters on your behalf.
- Represent you if needed.
- Work with you in-person to help resolve the matter.

Save Time and Money on Legal Matters

Attorney fees for the legal matters below are 100% paid in full to the benefit maximum when you work with a Network Attorney. That means you avoid paying high-cost attorney fees (which currently average \$347 an hour*). It's like having an attorney on retainer whenever you have a legal question or need legal guidance.

How Much Can You Save?

Common Legal Issues:	Fees without ARAG®	Fees with ARAG
Debt Collection Issues	\$2,603¹	\$0
Neighbor Dispute	\$2,256¹	\$0
Purchase a Home	\$2,169¹	\$0
Will Preparation	\$1,475¹	\$0
Bankruptcy	\$3,123¹	\$0
Traffic Ticket	\$1,128¹	\$0

¹Average attorney rates in the United States of \$347 per hour for attorneys with 11 to 15 years of experience, Survey of Law Firm Economics, The National Law Journal and ALM Legal Intelligence, July 2015.
²Attorney fees are 100% paid in full when using an ARAG Network Attorney for a covered legal matter.
³Attorney costs calculated by multiplying the 2015 ARAG Claims Data by the average attorney rate in the United States of \$347 per hour for attorneys with 11-15 years of experience.

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Face Life's Legal Issues with More Confidence

Count on these benefits to help protect you when you encounter situations in life that could result in legal issues such as:

1. Oral Advice and Consultation - Unlimited
2. Office Work - Up to 10 hours
3. Defense Representations - Up to 10 hours
4. Plaintiff Actions - Up to 10 hours
5. Juvenile Court Proceedings
6. Litigation Expenses - up to \$2,500.00
7. Major Trial for covered benefits - Up to \$10,000

Benefits 2 - 7 are available for use once per family per year for a combination of all issues.

For questions or more information, please call an ARAG Customer Care Specialist at 800-247-4184.

For any legal matters not covered and not excluded under the plan, you are eligible to receive at least 25% off the Network Attorney's normal rate.

*Average attorney rates in the United States of \$347 per hour for attorneys with 11 to 15 years of experience, The Survey of Law Firm Economics: 2014 Edition, The National Law Journal and ALM Legal Intelligence, July 23, 2015.

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